

IN THE CLAIMS

The text of all pending claims, (including withdrawn claims) is set forth below. Cancelled and not entered claims are indicated with claim number and status only. The claims as listed below show added text with underlining and deleted text with ~~strike through~~. The status of each claim is indicated with one of (original), (currently amended), (cancelled), (withdrawn), (new), (previously presented), or (not entered).

18. (PREVIOUSLY PRESENTED) A method, comprising:
replacing cash with an electronic medium storing information equivalent to cash, the information having characteristics of cash to accommodate identityless monetary transactions with two or more sellers using the cash equivalent information.

19. (PREVIOUSLY PRESENTED) The method of claim 18, wherein the identityless monetary transactions with the two or more sellers involve transferring the stored cash equivalent information from the electronic medium to the two or more sellers.

20. (PREVIOUSLY PRESENTED) A method of performing a cashless transaction with two or more sellers, comprising:
on an electronic medium, storing, as electronic money, information equivalent to cash and financial institution information associated with the electronic money, wherein a holder of the medium performs identityless cashless monetary transactions using the electronic money with any one of the sellers communicating with the financial institutions.

21. (PREVIOUSLY PRESENTED) A cashless transaction method, comprising:
storing in a non-settled account of a financial institution an amount of money responsive to an amount of money withdrawn as electronic money from accounts of the financial institution;
and
settling funds between accounts of two or more sellers and the non-settled account responsive to identityless cashless monetary transactions using the electronic money between the two or more sellers and holders of electronic mediums storing the electronic money.

22. (PREVIOUSLY PRESENTED) A cashless transaction method, comprising:
storing in a point of sale terminal, as electronic money, information equivalent to cash

responsive to identityless cashless monetary transactions with buyers and information of a financial institution associated with the electronic money, wherein a seller receives from the financial institution an amount of money responsive to the electronic money.

23. (PREVIOUSLY PRESENTED) A method of performing a cashless transaction with two or more sellers, comprising:

storing on an electronic medium, as electronic money, information equivalent to cash;
and

allowing identityless electronic monetary transactions between a holder of the electronic medium using the electronic money and any one of the sellers.

24. (PREVIOUSLY PRESENTED) The method according to claim 23, wherein the information comprises information of a financial institution associated with the electronic money and the method of performing the cashless transaction further comprises,

the financial institution transferring from an account of the holder of the medium to a non-settled account of the financial institution an amount of money responsive to the electronic money on the medium; and

transferring from the non-settled account of the financial institution to accounts of the two or more sellers an amount of money responsive to the identityless electronic monetary transactions with the electronic money.